

<i>SERFF Tracking Number:</i>	<i>HUMA-126356528</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Humana Insurance Company</i>	<i>State Tracking Number:</i>	<i>43900</i>
<i>Company Tracking Number:</i>	<i>AR-10-2009</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement - Standard Plans</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
<i>Product Name:</i>	<i>Individual Medicare Supplement Plans</i>		
<i>Project Name/Number:</i>	<i>2009 Direct Marketing/AR-10-2009</i>		

Filing at a Glance

Company: Humana Insurance Company

Product Name: Individual Medicare Supplement
Plans

TOI: MS051 Individual Medicare Supplement - Standard Plans	SERFF Status: Closed-Filed-Closed	State Tr Num: 43900
Sub-TOI: MS051.001 Plan A	Co Tr Num: AR-10-2009	State Status: Filed-Closed
Filing Type: Advertisement	Authors: Michele Zabel, Dennis Cowart, Paula Williamson, Adrianna Maki	Reviewer(s): Stephanie Fowler
	Date Submitted: 10/23/2009	Disposition Date: 11/30/2009
Implementation Date Requested: On Approval		Disposition Status: Filed-Closed
State Filing Description:		Implementation Date:

General Information

Project Name: 2009 Direct Marketing
Project Number: AR-10-2009
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 11/30/2009

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 11/30/2009
Created By: Adrianna Maki
Corresponding Filing Tracking Number: AR-10-2009

Deemer Date:
Submitted By: Adrianna Maki

Filing Description:
Humana Insurance Company is submitting the attached direct response marketing materials for your review and approval.

Forms:
GHA04IHH - TV Tie In Envelope

SERFF Tracking Number: HUMA-126356528 State: Arkansas
 Filing Company: Humana Insurance Company State Tracking Number: 43900
 Company Tracking Number: AR-10-2009
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Individual Medicare Supplement Plans
 Project Name/Number: 2009 Direct Marketing/AR-10-2009

GHA04IIHH - TV Tie In Letter
 GHA04IJHH - TV Tie In Brochure
 GHA04IPHH - Consult Envelope
 GHA04IQHH - Consult Letter
 GHA04J3HH - Fulfillment
 GHA04JRHH – Kit Buckslip

Policy forms: AR-MESA, AR-MESB, AR-MESC, AR-MESF, AR-MESF(HD), AR-MESK, and AR-MESL

Please contact me via SERFF, at amaki@humana.com, or at 502-476-1262 if you have any questions or require further information relative to this filing.

Company and Contact

Filing Contact Information

Adrianna Maki, Compliance Analyst amaki@humana.com
 500 West Main Street 502-476-1262 [Phone]
 Louisville, KY 40202

Filing Company Information

Humana Insurance Company	CoCode: 73288	State of Domicile: Wisconsin
1100 Employers Boulevard	Group Code: 119	Company Type: Life & Health
Green Bay, WI 54344	Group Name:	State ID Number:
(800) 558-4444 ext. [Phone]	FEIN Number: 39-1263473	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$180.00
Retaliatory?	No
Fee Explanation:	\$20 per form x 9 forms
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Humana Insurance Company	\$180.00	10/23/2009	31514839

<i>SERFF Tracking Number:</i>	<i>HUMA-126356528</i>	<i>State:</i>	<i>Arkansas</i>
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	11/30/2009	11/30/2009

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	CONSULT LETTER	Adrianna Maki	10/29/2009	10/29/2009

<i>SERFF Tracking Number:</i>	<i>HUMA-126356528</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Humana Insurance Company</i>	<i>State Tracking Number:</i>	<i>43900</i>
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<i>Project Name/Number:</i>	<i>2009 Direct Marketing/AR-10-2009</i>		

Disposition

Disposition Date: 11/30/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: HUMA-126356528 State: Arkansas

Filing Company: Humana Insurance Company State Tracking Number: 43900

Company Tracking Number: AR-10-2009

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans

Product Name: Individual Medicare Supplement Plans

Project Name/Number: 2009 Direct Marketing/AR-10-2009

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	TV TIE IN ENVELOPE	Filed	Yes
Form	TV TIE IN LETTER	Filed	Yes
Form	TV TIE IN BROCHURE	Filed	Yes
Form	CONSULT ENVELOPE	Filed	Yes
Form (revised)	CONSULT LETTER	Filed	Yes
Form	CONSULT LETTER	Replaced	Yes
Form	CONSULT BROCHURE	Filed	Yes
Form	WEB BUCKSLIP	Filed	Yes
Form	FULFILLMENT	Filed	Yes
Form	KIT BUCKSLIP	Filed	Yes

SERFF Tracking Number: HUMA-126356528 State: Arkansas
 Filing Company: Humana Insurance Company State Tracking Number: 43900
 Company Tracking Number: AR-10-2009
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: Individual Medicare Supplement Plans
 Project Name/Number: 2009 Direct Marketing/AR-10-2009

Amendment Letter

Submitted Date: 10/29/2009

Comments:

Please note the revision to the form number GHA04IQHH (changed from GHWEA04IQHH). If you have any questions, please contact me via SERFF or at 502-476-1262.

Sincerely,
 Anna Maki

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
GHA04IQHH	Advertising	CONSULT LETTER	Initial				0.000	GHA04IQHH Consult Ltr file.pdf

SERFF Tracking Number: HUMA-126356528 State: Arkansas

Filing Company: Humana Insurance Company State Tracking Number: 43900

Company Tracking Number: AR-10-2009

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans

Product Name: Individual Medicare Supplement Plans

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Form Schedule

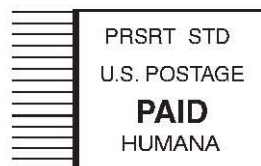
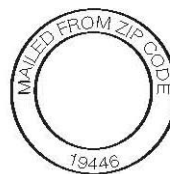
Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 11/30/2009	GHA04IHH	Advertising	TV TIE IN ENVELOPE	Initial		0.000	GHA04IHH TVTieIn OE (file).pdf
Filed 11/30/2009	GHA04IIHH	Advertising	TV TIE IN LETTER	Initial		0.000	GHA04IIHH TVTieIn Ltr (file).pdf
Filed 11/30/2009	GHA04IJH H	Advertising	TV TIE IN BROCHURE	Initial		0.000	GHA04IJHH TVTieIn Brochure file.pdf
Filed 11/30/2009	GHA04IPH H	Advertising	CONSULT ENVELOPE	Initial		0.000	GHA04IPHH Consult OEfile.pdf
Filed 11/30/2009	GHA04IQH H	Advertising	CONSULT LETTER	Initial		0.000	GHA04IQHH Consult Ltr file.pdf
Filed 11/30/2009	GHA04IRH H	Advertising	CONSULT BROCHURE	Initial		0.000	GHA04IRHH Consult Brochure file.pdf
Filed 11/30/2009	GHA04ISH H	Advertising	WEB BUCKSLIP	Initial		0.000	GHA04ISHH Web Buckslip file.pdf
Filed 11/30/2009	GHA04J3H H	Advertising	FULFILLMENT	Initial		0.000	GHA04J3HH Fulfillment file.pdf
Filed 11/30/2009	GHA04JRH H	Advertising	KIT BUCKSLIP	Initial		0.000	GHA04JRHH Kit Buckslipfile.pdf

[As seen on TV]

Could
Humana
offer you a
better value
for your
Medicare
dollar?

[Humana Inc.]
PO Box 70209
Louisville, KY, 40270-0209



Samantha A. Sample
123 Any Street
Anytown, USA 12345

GHA04IHH

[ 10% Post-Consumer Material]

Please see inside for valuable resources
that may not be available
from other companies



[April 9, 2008]

[Samantha A. Sample
123 Any Street
Any Town, USA 12345]

Dear <Samantha A. Sample:>

Could Humana offer you a better value for your Medicare dollar?

You owe it to yourself to find out.

Medicare Supplement insurance plans offer a variety of benefits and have different premiums.

That's why it pays to compare – and see which plan is right for you.

Humana offers you a FREE Guide, ***YOUR HEALTH.YOUR CHOICE. Choosing a Medicare Supplement Plan That's Right for You.*** It lets you know what to look for in any plan, no matter which company you choose.

We'll also be happy to answer your questions and discuss your specific needs right over the phone. Simply call Humana at [1-800-372-7304] and ask to speak to a licensed Medicare agent.

Call us now to see what we can do for you.

[Sincerely,

Patrick O'Toole, CSA
Vice President]

P.S. If you want extra value for your Medicare dollar, Humana could be the right company for you. Call [1-800-372-7304] today for your copy of [***YOUR HEALTH.YOUR CHOICE. Choosing a Medicare Supplement Plan That's Right for You.***]

GHA04IIHH

[As seen on TV]
Here's a quick,
and easy way
to find out

- Humana offers competitive premiums for Medicare Supplement plans
- You can choose your own doctors, hospitals and specialists[†]
- You may get services not included in other Medicare Supplement plans
- **Call today for your FREE Guide**
[1-800-372-7304]
[Monday – Friday,
8 a.m. to 8 p.m.]

[†]Physicians and hospitals must accept Medicare.

Get the facts – then make your decision

**YOUR HEALTH.
YOUR CHOICE.**

(Fulfillment book
image)

Medicare Supplement plans offer you critical protection from the “gaps” in Medicare. But not every plan has the same costs and benefits.

That’s why choosing the right plan is so important.

YOUR HEALTH. YOUR CHOICE. Choosing a Medicare Supplement Plan That’s Right for You is an informative guide that includes questions you should ask about any plan, no matter which company you choose.

Call today [1-800-372-7304]

TTY: 1-877-833-4486

[Monday – Friday, 8 a.m. to 8 p.m.]

IMPORTANT: Every Humana Medicare Supplement plan offers you:

Competitive Premiums

If you currently have a supplement plan from another company, Humana may be able to turn your monthly premiums into monthly *savings*.

Experienced Company

Humana works with more than [3.5] million Medicare members[‡] in all 50 states. We have the experience, strength and stability to be here for you now – and in the future.

Choice of Doctors

You have the freedom to choose your own doctors, hospitals and specialists[†] – with no referrals required. And you can get your medical care anywhere in the country, even while traveling.

Valuable Resources

Only Humana gives you:

- Your own **MyHumana** Website that allows you to track your plan benefits and your health information.
- **HumanaFirst**[®]. A 24-hour nurse advice and assistance line you can call anytime

HUMANA
Guidance when you need it most

Premiums that work for you • Benefits that work for you • A company that works for you

Insured by Humana Insurance Company. Not connected with or endorsed by the U.S. government or the federal Medicare program. **This is a solicitation of Medicare Supplement insurance and you may be contacted by an agent.** Calls will be answered by licensed agent. Medicare Supplement insurance is available to those enrolled in Parts A and B of Medicare due to age and in some states also due to disability. Coverage is limited to Medicare eligible expenses. This policy has exclusions and limitations. For costs and complete details of the coverage, call or write your insurance agent or the company. Benefits vary by plan and the premium will vary with the amount of benefits selected. Depending on the plan chosen you may be responsible for deductibles and coinsurance before benefits are payable. [‡][April, 2009]Medicare Advantage, Cost, PACE, Demo, and Prescription Drug Plan Organizations Report.

[†]Physicians and hospitals must accept Medicare.

GHA04IIHH

Brochure (cover)

“Do you have any questions about Medicare Supplement insurance plans?”



Premiums that work for you • Benefits that work for you • A company that works for you

GHA04IJHH

|

(Inside panels)

Let Humana answer them – absolutely free and with no obligation

Choosing the Medicare Supplement plan that's right for you is an important decision. Please don't make it alone. Call Humana and get the answers you need.

"Can I choose my own doctors?"

All Medicare Supplement plans allow you to choose your own doctors, hospitals and specialists¹. You decide what's best for your care.

"Will I save money?"

Humana offers you competitive Medicare Supplement plan premiums. If you currently have a plan, call Humana and compare what you currently pay and what you may be able to save with Humana.

"Are there any extras not covered by Medicare?"

Medicare Supplement plans offer you insurance against unexpected and unpredictable medical expenses that aren't covered by Medicare².

In addition, Humana Medicare Supplement plans offer access to some valuable resources – at no extra charge – to help you stay healthy and make the most of your life.

These include your own **MyHumana** Website to keep track of your plan benefits and health information. You'll also have access to our 24-hour nurse advice line called **HumanaFirst**[®] that gives you health information anytime of day or night.

Insured by Humana Insurance Company. Not connected with or endorsed by the U.S. government or the federal Medicare program. **This is a solicitation of Medicare Supplement insurance and you may be contacted by an agent.** Calls will be answered by licensed representatives. Medicare Supplement insurance is available to those enrolled in Parts A and B of Medicare due to age and in some states also due to disability. Coverage is limited to Medicare eligible expenses. This policy has exclusions and limitations. For costs and complete details of the coverage, call or write your insurance agent or the company. ¹Physicians and hospitals must accept Medicare. ²Benefits vary by plan and the premium will vary with the amount of benefits selected. ³The resources described are not insurance and are not offered nor guaranteed under our Medicare Supplement policies. Depending on the plan chosen you may be responsible for deductibles and coinsurance before benefits are payable.

We'll be happy to answer all your questions – [Monday – Friday, 8 a.m. to 8 p.m.]

Choosing a Medicare Supplement plan is easy – once you know your options.

A licensed Humana Medicare agent will be happy to go over your specific situation with you, answer any questions, and help you select the plan that's right for you.

And once you become a member, Humana provides friendly customer service. If you need any kind of help using your plan, just pick up the phone and we'll provide the personalized guidance you need.

Call toll-free

[1-800-372-7304]

[Monday – Friday,
8 a.m. to 8 p.m.]

(Flap)

Ask how your current Medicare Supplement plan compares

If you currently have a Medicare Supplement plan, you'll learn what added features and resources you can get with Humana.

And if you haven't chosen a plan yet, you can get the information you need to make the decision that's right for you.

There's no cost or obligation for the call – and we'll be happy to answer any questions.

Call us toll-free

[1-800-372-7304]

TTY: 1-877-833-4486

[Monday – Friday

8 a.m. to 8 p.m.]

HUMANA.
Guidance when you need it most

(Flap)

***YOUR HEALTH.
YOUR CHOICE.***

(Fulfillment book
image)

We'll send you our FREE Guide

When you call Humana, make sure to ask for our FREE Guide, ***YOUR HEALTH. YOUR CHOICE.
Choosing a Medicare Supplement Plan That's Right for You.***

It will help you choose the plan that's best for you, and it provides more information on what you can expect from Humana.

[Call us toll-free

[1-800-372-7304]

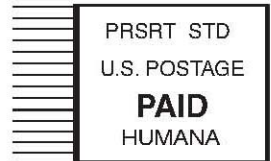
TTY: 1-877-833-4486

[Monday – Friday

8 a.m. to 8 p.m.]]

GHA04IJHH

[Humana Inc.]
PO Box 70209
Louisville, KY, 40270-0209




Samantha A. Sample
123 Any Street
Anytown, USA 12345

**Do you have the facts
about your Medicare
Supplement insurance
plan options?**

Would you like to know more?

GHA04IPHH

 10% Post-Consumer Material]

**Call our Medicare Supplement
information HOT LINE:**

[1-800-372-7304]

[Monday – Friday, 8 a.m. to 8 p.m.]



[April 9, 2008]

[Samantha A. Sample
123 Any Street
Any Town, USA 12345]

Dear [Samantha A. Sample:]

Humana wants to make it easy for you to choose the Medicare Supplement insurance plan that's right for you.

That's why we have a Medicare Supplement information HOT LINE.

Call [1-800-372-7304] to speak to a licensed agent who will answer all your questions – at no cost or obligation.

You'll find Humana offers competitive premiums and the experience, strength and stability to be here for you now – and in the future.

You can choose your own doctors, hospitals and specialists[†] – without a referral. And you may get valuable services not offered by other companies.

We'll also be happy to send you our FREE Guide, ***YOUR HEALTH.YOUR CHOICE. Choosing a Medicare Supplement Plan That's Right for You.*** It lets you know what to look for in any plan, no matter which company you choose.

We look forward to hearing from you and answering your questions. There's no cost to call our new Medicare Supplement information HOT LINE.

[Sincerely,

Patrick O'Toole, CSA
Vice President]

P.S. Remember; this FREE consultation comes with no obligation.
Just call our Medicare Supplement information HOT LINE
at [1-800-372-7304.]

[†]Physicians and hospitals must accept Medicare.

**Call Humana now to
get the facts**

**And to make sure
you get the
benefits you want**

**Call our Medicare
Supplement
information HOT
LINE toll-free
at [1-800-372-7304]**

**Ask for a FREE
consultation and
our FREE Guide**

GHA04IQHH

Do you have questions about Medicare Supplement plans?

Q. What does a Medicare Supplement plan cover?

A. Medicare Supplement plans are designed to cover some of the expenses that Medicare doesn't.

These may be costs that are above Medicare-approved amounts or deductibles for doctor's services, hospitalization, and outpatient care.

Q. Why should I consider a Humana Supplement plan?

A. There are many reasons – including resources offered by Humana.

These are fully described in our FREE Guide. Please ask for it when you call our Medicare Supplement information HOT LINE at the number below.

Q. How should I choose a Medicare Supplement plan?

A. You'll need to compare plans, costs and benefits. Medicare Supplement plans offer you a wide range of benefits. And different companies may charge different amounts for the same plan.

That's why it's so important to *ask Humana* – before you decide on any Medicare Supplement plan.

Call Humana's
Medicare Supplement information HOT LINE
toll-free at: [1-800-795-5194]
TTY: 1-877-833-4486
[Monday – Friday, 8 a.m. to 8 p.m.]
and we'll be happy to answer your questions.



Premiums that work for you • Benefits that work for you • A company that works for you

Insured by Humana Insurance Company. Not connected with or endorsed by the U.S. government or the federal Medicare program. **This is a solicitation of Medicare Supplement insurance and you may be contacted by an agent.** Calls will be answered by licensed agents. Medicare Supplement insurance is available to those enrolled in Parts A and B of Medicare due to age and in some states also due to disability. Coverage is limited to Medicare eligible expenses. This policy has exclusions and limitations. For costs and complete details of the coverage, call or write your insurance agent or the company. Benefits vary by plan and the premium will vary with the amount of benefits selected. Depending on the plan chosen you may be responsible for deductibles and coinsurance before benefits are payable.

GHA04IQHH

Brochure (cover):
“Ask Humana”



GHA04IRHH

Premiums that work for you • Benefits that work for you • A company that works for you

(Inside panels)

Choosing the Medicare supplement insurance plan that's right for you is an important decision. Ask Humana and get the answers you need.

“Can I choose my own doctors?”

All Medicare Supplement plans allow you to choose your own doctors, hospitals and specialists¹. You decide what's best for your care.

“Will I save money?”

Humana offers you competitive Medicare Supplement plan premiums. If you currently have a plan, call Humana and compare what you currently pay and what you may be able to save with Humana.

“Are there any extras not covered by Medicare?”

Humana Medicare Supplement plans offer you insurance against unexpected and unpredictable medical expenses that aren't covered by Medicare².

In addition, Humana Medicare Supplement plans come with some valuable resources – at no extra charge – to help you stay healthy and make the most of your life.

These include your own **MyHumana** Website to keep track of your plan benefits and health information. You'll also have access to our 24-hour nurse advice line called **HumanaFirst**[®] that gives you health information anytime of day or night.

Insured by Humana Insurance Company. Not connected with or endorsed by the U.S. government or the federal Medicare program. **This is a solicitation of Medicare Supplement insurance and you may be contacted by an agent.** Calls will be answered by licensed agents. Medicare Supplement insurance is available to those enrolled in Parts A and B of Medicare due to age and in some states also due to disability. Coverage is limited to Medicare eligible expenses. This policy has exclusions and limitations. For costs and complete details of the coverage, call or write your insurance agent or the company. ¹Physicians and hospitals must accept Medicare. ²Benefits vary by plan and the premium will vary with the amount of benefits selected. Depending on the plan chosen you may be responsible for deductibles and coinsurance before benefits are payable.

(Box – inset)

We'll be happy to answer all your questions – [Monday – Friday, from 8 a.m. to 8 p.m.]

Choosing a Medicare Supplement plan is easy – once you know your options.

A licensed Humana Medicare agent will be happy to go over your specific situation with you, answer any questions, and help you select the plan that's right for you. And once you become a policyholder, Humana provides friendly customer service. If you need any kind of help using your plan, just pick up the phone and we'll provide the personalized guidance you need.

Call toll-free

[1-800-372-7304]

[Monday – Friday
8 a.m. to 8 p.m.]

(Flap)

Ask how your current Medicare Supplement plan compares

If you currently have a Medicare Supplement plan, you'll learn what additional resources are available with Humana.

And if you haven't chosen a plan yet, you can get the information you need to make the decision that's right for you.

There's no cost or obligation for the call – and we'll be happy to answer any questions.

Call us toll-free

[1-800-372-7304]

TTY: 1-877-833-4486

[Monday – Friday

8 a.m. to 8 p.m.]

HUMANA

Guidance when you need it most

(Back)

***YOUR HEALTH.
YOUR CHOICE.***

(Fulfillment book
image)

We'll send you our FREE Guide

When you call Humana, make sure to ask for our FREE Guide, ***YOUR HEALTH. YOUR CHOICE.
Choosing a Medicare Supplement Plan That's Right for You.***

It will help you choose the plan that's best for you and provide more information on what you can expect from Humana.

Call us toll-free

[1-800-372-7304]

TTY: 1-877-833-4486

[Monday – Friday

8 a.m. to 8 p.m.]

GHA04IRHH

(Front)

Why wait?

**Visit [Humana.Compare.com]
24 hours a day, 7 days a week**

GHA04ISHH

|

(Back)

Visit [Humana.Compare.com] to get immediate information

Compare

You can compare Medicare Supplement insurance plans available in your area. Get a personalized quote. Estimate your annual costs.

Explore

You can learn more about your other Medicare coverage options. Medicare Advantage plans. Medicare Prescription Drug plans.

Apply

After you've selected your Medicare Supplement plan, you can apply right on the Web, 24 hours a day, 7 days a week



Insured by Humana Insurance Company. Not connected with or endorsed by the U.S. government or the federal Medicare program. **This is a solicitation of Medicare Supplement insurance and you may be contacted by an agent.** Calls will be answered by licensed agents. Medicare Supplement insurance is available to those enrolled in Parts A and B of Medicare due to age and in some states also due to disability. This policy has exclusions and limitations. For costs and complete details of the coverage, call or write your insurance agent or the company.

GHA04ISHH

(Cover)

YOUR HEALTH. YOUR CHOICE.

Choosing a Medicare Supplement Insurance Plan That's Right for You



Premiums that work for you • Benefits that work for you • A company that works for you

GHA04J3HH

Why millions of Americans have enrolled in a Medicare Supplement insurance plan

When the Medicare program was created back in the 1960s, it was intended to provide very basic coverage for medical expenses.

But it was never designed to pay 100%.

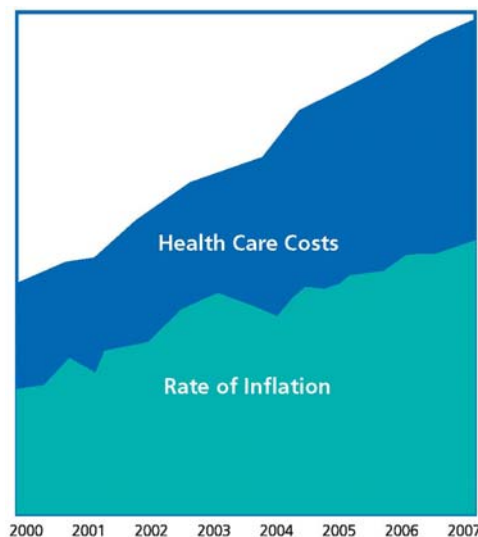
Today, the rising cost of healthcare has led millions of Medicare members to choose additional coverage – to pay for the expenses that Medicare *doesn't* include.

These Medicare Supplement plans are private insurance plans designed to help cover these extra expenses, which may be significant.

These additional expenses may include[†]:

- Costs above Medicare-approved amounts
- Deductibles for doctor's services
- Hospitalization
- Outpatient care
- Medical equipment for home health care
- Long-term skilled nursing facility care

[†]Benefits vary by plan and the premium will vary with the amount of benefits selected.



Annual healthcare spending in the United States has been increasing two to five times the rate of inflation since 2000. Total spending was \$7,900 per person in 2007[‡].

[‡]The Impact of Rising Health Care Costs
Report by The National Coalition on Health Care
October 2009

(Page 3)

Medicare Supplement plans help you stay in control of your health and your health care costs

State government regulates all plans. By law, the basics from plan to plan are the same from every insurance company. These are:

- You have the freedom to choose your doctors – without worrying about being in a network[†].
- You don't need a referral to see a specialist[†].
- You can go to any hospital or health facility you choose[†].
- You can get your medical care anywhere in the country, even if you're traveling.

However, not all Medicare Supplement plans offer you access to the same services or the same monthly premiums. That's why it's so important to choose the company that's right for you.

[†]Physicians and hospitals must accept Medicare.

(Page 4)

How can you make sure you're getting the most from your plan?

You want to get the benefits and services you'll need.

You want to pay a competitive monthly premium.

You want to work with a stable and experienced company you can trust.

Humana works with more than [3.5] million Medicare members in all 50 states[‡] and has been in the health care industry for almost 50 years. We'll be happy to go over our plans with you and answer any questions.

[‡][April, 2009] Medicare Advantage, Cost, PACE, Demo, and Prescription Drug Plan Organizations Report.

**Call us toll-free
[1-800-000-0000]
(TTY: 1-877-833-4486)
[Monday – Friday,
8 a.m. to 8 p.m.]
[or go to URL]**

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Here are some questions to consider

When you call Humana – or any other company that offers Medicare Supplement plans – there are some specific questions you may want to ask.

What benefits do you offer?

Your insurance company should offer you a selection of state-approved Medicare Supplement plans. Humana offers a wide variety of Medicare Supplement plans to help you find exactly what you want.

How competitive are your premiums?

Humana offers you *competitive* Medicare Supplement plan premiums. If you currently have a plan, call Humana and compare what you currently pay to what you may be able to save with Humana.

Can I continue to count on you?

Humana is an established national company dedicated to providing value and service. We've been doing it for almost 50 years. It's the kind of solid foundation you want in your insurance company.

What services do you offer?

In addition, our plans offer access to some valuable resources – at no extra charge – to help you stay healthy and make the most of your life.

Plus, Humana gives you these valuable resources:

MyHumana Health Centers

When you buy a Humana Medicare Supplement plan, you have 24-hour online access to information about preventive care, such as screenings, tests, and tips on how to reduce your risk of developing common health problems.

Senior Health Center

An all-in-one online resource for health information for seniors. It includes useful tools such as assessments, health libraries, quizzes, and calculators.

Condition Health Centers

MyHumana Online Condition Centers help you or a loved one get information about how to prevent, treat, and manage a variety of conditions.

24-hour Nurse Advice and Assistance

HumanaFirst[®] is our 24-hour nurse advice line that you can call anytime to get answers to basic questions, and help determine whether you need to see a doctor.

†The resources described are not insurance and are not offered nor guaranteed under our Medicare Supplement policies.

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Which Humana Medicare Supplement Insurance plan is right for you?

	Plan A*	Plan B*	Plan C*	Plan F†	Plan K*	Plan L*
Hospitalization coinsurance, plus coverage for 365 days after Medicare benefits end	✓	✓	✓	✓	✓	✓
Coinsurance for hospital outpatient services	✓	✓	✓	✓	50%	75%
First 3 pints of blood per year	✓	✓	✓	✓	50%	75%
Skilled nursing facility coinsurance			✓	✓	50%	75%
Part A deductible		✓	✓	✓	50%	75%
Part B deductible			✓	✓		
Part B excess charges (above Medicare-approved amount)				✓		
Foreign travel emergency			✓	✓		
Hospice cost-sharing					50%	75%
Out-of-pocket annual limit‡					[\$4,620]	[\$2,310]

✓ = included in plan

*These plans pay Medicare-approved amounts. Charges above approved limits are the responsibility of the individual. †Plan F has an option called a High Deductible Plan. This plan pays the same or offers the same benefits as Plan F after one has paid a calendar year [\$2,000] deductible. ‡Amounts based on [2009] Medicare deductibles, coinsurance and limits.

It can be a little confusing...

With so many plans and options to choose from, it really helps to have a friendly, knowledgeable person talk you through it. And there's no cost or obligation when you call Humana. How good is your health? How much do you use medical services now – or think you will in the future? How much can you budget? A licensed Humana agent can walk you through your options and help you reach the right choice for your situation.

Call us toll-free
[1-800-000-0000]
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Important facts to keep in mind

- When you purchase Medicare Supplement insurance, you don't replace or cancel your Medicare membership. You keep have all your Medicare rights and protections.
- You and your spouse must buy separate Medicare Supplement plans. Every plan is designed to cover your individual healthcare costs.
- Your Medicare Supplement plan works seamlessly with Medicare. Medicare will pay its share of your healthcare costs, then your Medicare Supplement plan pays its share.
- Your Medicare Supplement plan involves no paperwork, in most cases. Your doctor or hospital will usually file everything for you.
- Your Medicare Supplement plan is also guaranteed renewable, which means the company can only cancel your coverage for non-payment of premium or misrepresentation.

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Call Humana now for a FREE consultation

When you add up all the coverage, the services, the competitive premiums and Humana's long experience and stability – you'll agree Humana Medicare Supplement plans are an excellent choice.

It's easy to find out more. Just pick up the phone and call.

Humana's knowledgeable, licensed Medicare agents will answer any of your questions and help you choose the Humana Medicare Supplement plan that's right for you.

*Medicare Supplement plan coverage is too important to put off
– so please call as soon as possible.*

**Call us toll-free
[1-800-000-0000]
(TTY: 1-877-833-4486)
[Monday – Friday,
8 a.m. to 8 p.m.]
[or go to URL]**

(Back cover)
[Humana Inc.
P.O. Box 70209
Louisville, KY 40270-0209]

[<Samantha A. Sample>
<123 Any Street>
<Anytown, USA 12345>]

[Humana logo]

Insured by Humana Insurance Company. Not connected with or endorsed by the U.S. government or the federal Medicare program. **This is a solicitation of Medicare Supplement insurance and you may be contacted by an agent.** Calls will be answered by licensed agents. Medicare Supplement insurance is available to those enrolled in Parts A and B of Medicare due to age and in some states also due to disability. Coverage is limited to Medicare eligible expenses. Benefits vary by plan and the premium will vary with the amount of benefits selected. Depending on the plan chosen you may be responsible for deductibles and coinsurance before benefits are payable. Pre-existing condition limitations of 90 days may apply for conditions for which medical advice was given or treatment was recommended by a physician within six-months prior to your effective date. Your policy will terminate on the date you request, the policy renewal date if premium is not paid by the end of the grace period, or on the date of death. Your policy will terminate on your effective date if there is fraudulent information on your application. These policies have exclusions and limitations; please call your agent or Humana for complete details of coverage and costs.

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**Do you currently
have a Medicare
Supplement
Insurance
plan?**

**Compare your existing plan to Humana to
discover how to get the most value from your
Medicare dollar.**

Call now and learn what additional services you can get with a Medicare Supplement plan from Humana Insurance Company. There's no cost or obligation for the call – and we'll be happy to answer any questions.

Call [1-800-372-7304], TTY: 1-877-833-4486

[Monday – Friday, 8 a.m. to 8 p.m.]
GHA04JRHH



**Do you currently
need a Medicare
Supplement
plan?**

Humana offers you a choice of plans that include:

- Competitive monthly premiums
- Your choice of doctors, hospitals and specialists¹
- Many valuable benefits that offer you more than Medicare²
- Service from a company backed by almost [45] years of experience

Call [1-800-372-7304], TTY: 1-877-833-4486

[Monday – Friday, 8 a.m. to 8 p.m.]

Insured by Humana Insurance Company. Not connected with or endorsed by the U.S. government or the federal Medicare program. **This is a solicitation of Medicare Supplement insurance and you may be contacted by an agent.** Calls will be answered by licensed agent. Medicare Supplement insurance is available to those enrolled in Parts A and B of Medicare due to age and in some states also due to disability. ¹Physicians and hospitals must accept Medicare. ²Benefits vary by plan and the premium will vary with the amount to benefits selected. Depending on the plan chosen, you may be responsible for deductibles and coinsurance before benefits are payable. The plans contain limitations and exclusions, please contact your agent or Humana for costs and details of coverage.

GHA04JRHH

<i>SERFF Tracking Number:</i>	<i>HUMA-126356528</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Humana Insurance Company</i>	<i>State Tracking Number:</i>	<i>43900</i>
<i>Company Tracking Number:</i>	<i>AR-10-2009</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement - Standard Plans</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
<i>Product Name:</i>	<i>Individual Medicare Supplement Plans</i>		
<i>Project Name/Number:</i>	<i>2009 Direct Marketing/AR-10-2009</i>		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/23/2009	Form	CONSULT LETTER	10/29/2009	GHA04IQHH Consult Ltr file.pdf